

Information to identify the case:

Debtor 1	<u>Duane D. Hale</u>	Social Security number or ITIN	xxx-xx-8169
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 12-35694-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Duane D. Hale

1/10/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Duane D. Hale
 Debtor

Case No. 12-35694-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Jan 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2017.

db +Duane D. Hale, 1735 Horner Ave, Pennsauken, NJ 08110-2741
 cr +Bank of America, NA, Stern Laventhal & Frankenberg, 105 Eisenhower Parway, Suite 302, Roseland, NJ 07068-1640
 513448935 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 513448936 Aspire, PO Box 105555, Atlanta, GA 30348-5555
 513536286 +Bank of America, N.A., PO Box 660933, Dallas, TX 75266-0933
 513448938 Barclays Bank Delaware, ATTENTION: BANKRUPTCY, PO Box 1337, Philadelphia, PA 19101
 513711136 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
 513492749 +Mitsubishi Motor Credit of America, P.O. Box 4401, Bridgeton, MO 63044-0401
 513448947 Mmca/cl, PO Box 991817, Mobile, AL 36691-8817
 513487503 +NJCLASS, PO Box 548, Trenton NJ 08625-0548
 513448948 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 513448949 Rymr And Flign, PO Box 130, Liverpool, NY 13088-0130
 513448950 State Of Nj Student As, HESAA/ATTN: BANKRUPTCY DEPARTMENT, PO Box 548, Trenton, NJ 08625-0548
 513448951 Stpc/cbna, CITICARDS PRIVATE LABEL BANKRUPTCY, PO Box 20483, Kansas City, MO 64195-0483
 513448952 Target National Bank, Bankruptcy Correspondence, Mail Stop 3CK, PO Box 1327, Minneapolis, MN 55440-1327

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2017 00:17:23 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 11 2017 00:17:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 513448937 EDI: BANKAMER.COM Jan 10 2017 23:53:00 Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
 513550686 +E-mail/Text: bncmail@w-legal.com Jan 11 2017 00:17:33 CHESWOLD (OPHYS), LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513448939 EDI: CAPITALONE.COM Jan 10 2017 23:53:00 Cap One, PO Box 5253, Carol Stream, IL 60197-5253
 513448940 EDI: CAPITALONE.COM Jan 10 2017 23:53:00 Cap One, CAPITAL ONE BANK (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285
 513448941 EDI: CHASE.COM Jan 10 2017 23:53:00 Chase, PO Box 100018, Kennesaw, GA 30156-9204
 513448942 EDI: AMINFOFP.COM Jan 10 2017 23:53:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 513474986 EDI: RMSC.COM Jan 10 2017 23:53:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 513448943 EDI: RMSC.COM Jan 10 2017 23:53:00 Gecrb/amazon, PO Box 981400, El Paso, TX 79998-1400
 513448944 EDI: RMSC.COM Jan 10 2017 23:53:00 Gecrb/jcp, ATTENTION: BANKRUPTCY, PO Box 103104, Roswell, GA 30076-9104
 513448945 EDI: RMSC.COM Jan 10 2017 23:53:00 Gecrb/lowes, ATTENTION: BANKRUPTCY DEPARTMENT, PO Box 103104, Roswell, GA 30076-9104
 513448946 EDI: HFC.COM Jan 10 2017 23:53:00 HSBC Bankruptcy Department, Orchard Bank, PO Box 5213, Carol Stream, IL 60197-5213
 513616226 EDI: PRA.COM Jan 10 2017 23:48:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
 513652044 EDI: PRA.COM Jan 10 2017 23:48:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 513707266 EDI: PRA.COM Jan 10 2017 23:48:00 Portfolio Recovery Associates, LLC, c/o Jc Penny Credit Card, POB 41067, Norfolk VA 23541
 513657354 EDI: PRA.COM Jan 10 2017 23:48:00 Portfolio Recovery Associates, LLC, c/o Lowes, PO Box 41067, Norfolk VA 23541
 513865062 +EDI: PRA.COM Jan 10 2017 23:48:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 513865061 +EDI: PRA.COM Jan 10 2017 23:48:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 513852516 EDI: RECOVERYCORP.COM Jan 10 2017 23:53:00 Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
 513852517 EDI: RECOVERYCORP.COM Jan 10 2017 23:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 513543319 +E-mail/Text: bncmail@w-legal.com Jan 11 2017 00:17:33 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513448953 EDI: TDBANKNORTH.COM Jan 10 2017 23:53:00 TD Bank, PO Box 8400, Lewiston, ME 04243-8400
 513715001 EDI: TDBANKNORTH.COM Jan 10 2017 23:53:00 TD Bank N.A., Attn: Bankruptcy Dept., ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
 513448954 E-mail/Text: wawacu@verizon.net Jan 11 2017 00:17:36 Wawa Employees Cu, 260 W Baltimore Pike, Media, PA 19063-5620
 513520529 EDI: WFFC.COM Jan 10 2017 23:53:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
 513747960 EDI: ECAST.COM Jan 10 2017 23:53:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: Jan 10, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor Bank of America, NA cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Creditor BANK OF AMERICA, N.A. cmecf@sternlav.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor Mitsubishi Motors Credit of America, Inc.
Velter.karina@gmail.com
Lee Martin Perlman on behalf of Debtor Duane D. Hale ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com

TOTAL: 9